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1. Offer not available on existing CAMPUS loans. Offer is for new loans and subject to change without notice. Offer only available 01/18/2024 - 01/19/2024 and may not be combined with any other offer. Personal Loans, Simplicity Loans, Lines of Credit, Commercial Loans, CD/Shared Secured Loans, and Real Estate Loans are not eligible. Offer is subject to credit approval. Your APR may vary based on your creditworthiness, loan amount, term of loan, and vehicle (2020 or newer). For example, a \$35,100 loan with no money down at 5.49% for 77 months would require 76 monthly payments of \$543.15 and a final payment of \$542.20, finance charge of \$6,821.60 for a total of payments of \$41,821.60. The amount financed is \$35,000 and the AP is 5.58%. APR = Annual Percentage Rate. *Credit approval and initial \$5 deposit required. Insured by the NCUA



Notice of Annual Meeting of the Members

April 23, at 5:00pm at Empower Park, 14007 NW 1st Road, Jonesville

You are invited to attend the Annual Meeting of the Members of CAMPUS USA Credit Union. General business and the election of directors for 2024 will be conducted. These are candidates nominated by the Nominating Committee:

Ruben Ramos 3-year term



Ruben Ramos is an alumnus of the University of Florida and Santa Fe College. He is the owner and CEO of Touching Hearts at Home in Gainesville and has 37 years of experience in the financial industry. Ruben has been a member since 1988, has served on the board since 2015 including various committees, and Chairman of the board for the last two years.

Keith Birkett 3-year term



Keith Birkett retired as the Assistant Superintendent of the Alachua County School District in 2013, after 42 years of service. He has been a member of CAMPUS since 1974 and has served on various committees since 2003. Keith has served on the board since 2013, including his role as Chairman during that time.

Members seeking nomination for director are required to submit a "Petition for Nomination" to the Nominating Committee no later than 30 days prior to the Annual Meeting. A petition, which may be picked up at Empower Park, must be signed by a minimum of 500 members of this credit union (with account numbers listed for verification). All members wishing to exercise their voting right must be present at the Annual Meeting. The election will not be conducted by ballot when there is only one nominee for a position. There will be no nominations from the floor.

For more information contact Tarin Acarón at 800-367-6440, ext. 10401.



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Please review and keep these notices for future reference

- Privacy Disclosure
- Fee Schedule
- Your Billing Rights
- Summary of Error Resolution Procedure in Case of Errors or Questions About Your Electronic Transfers



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Holiday Closures

MONDAY, JANUARY 1
New Year's Day

MONDAY, JANUARY 15
Martin Luther King Jr. Day

MONDAY, FEBRUARY 19
Presidents Day

Offer not available on existing CAMPUS loans. Offer subject to change without notice. 1. Subject to credit and property approval. Your rate may be higher based on your creditworthiness and property valuation. Higher rates apply to non-owner-occupied properties. Offer excludes mobile homes. Property insurance is required; flood and/or title insurance may be required at an additional expense to the borrower. For example, a \$40,000 loan at 6.39% for 120 months would require 119 monthly payments of \$453.25 and a final payment of \$452.90, total finance charge of \$14,389.65; for a total of payments of \$54,389.65. The amount financed is \$39,900; the APR is 6.45%. APR = Annual Percentage Rate. Payments do not include taxes and insurance, and the actual payment obligation may be higher. Insured by the NCUA. NMLS# 799574

